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United HealthCare Insurance Exam| Questions and Verified Answers| Grade A (2023/2024 Update)

Q: Rosanna is enrolled in a Medicare Advantage Only (MA-Only) Private Fee-for-Service (PFFS) Plan. The plan is suitable for her needs and service area. She has decided she wants to add prescription drug coverage. Which option is available to Rosanna (assuming she is in a valid election period)?

Answer:
Rosanna could stay enrolled in her MA-Only PFFS plan and enroll in a stand-alone PDP

Q: Why must an agent present accurate, complete, and factual plan information to consumers? (Select 3)

Answer:
To help avoid misunderstandings

To help avoid confusing the consumer

To help the consumer focus on plan-specific information, such as benefits and costs

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Q: Janine, currently enrolled in a 3-star plan, discovers there is 5-star plan available where she lives. She asks her agent, Josh, to enroll her in the 5-star plan. Josh can advise Janine of each of the following except:

Answer:
Josh should tell Janine that she can only change her current plan to a 5-star plan during the Annual Election Period

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Q: Gene got Medicare before he turned 65 and enrolled into a Medicare Advantage plan. He calls in February the month before his 65th birthday and is unhappy with his current plan. On the date of the call, what can Gene do about his coverage?

Answer:
On the day he called, he can enroll in a different Medicare Advantage plan with an effective date of March 1st

Q: An agent is explaining Medicare Advantage plan options to a consumer. During the conversation, the agent explains that Medicare gives each plan a Star Rating. Which statement is true?

Answer:
The agent said that Medicare uses a 5-star rating system to illustrate the plan's performance and quality

Q: Before starting an enrollment, what benefit information are agents required to provide to the consumer?

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Answer:
The agent must accurately and completely disclose any benefits discussed

Q: What is Scope of Appointment?

Answer:
The agreement obtained from the consumer that identifies the scope of products that can be discussed at a personal/individual marketing appointment (in-person or telephonic)

Q: Dino, an agent, received a phone call on September 29th from a consumer interested in Medicare Advantage plans for the new plan year. Dino proceeded to verify the consumer's Medicare eligibility, describe the costs and benefit coverage of the plan, and explained that he could not accept an enrollment application until October 15th. What did Dino do that was NOT compliant?

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Answer:
Dino presented a plan prior to October 1st

Q: What is the purpose of the Statement of Understanding?

Answer:
It ensures that when consumers complete the Medicare Advantage and/or Part D Enrollment Application, they are acknowledging their understanding that they are actually enrolling, in which plan they are enrolling, and standard disclosures

Q: Which of the following is NOT true about UnitedHealthcare Medicare plans carrying the AARP name?

Answer:
AARP endorses UnitedHealthcare MA, PDP and Medicare Supplement plans

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Q: AARP expects agents offering AARP-branded products to demonstrate five key behaviors when interacting with customers. AARP wants customers we work with to feel their relationship with AARP is _____

Answer:
Effortless and Inspiring

Q: Which of the following are part of being straightforward when servicing a customer? (Select 3)

Answer:
Communicating clearly to alleviate any confusion

Providing the right information

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